SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Eastimates

Area Name : ZCTA5 21046

Subject	Zip Code Tabulation Area : 21046			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	12,514	+/- 464	100.0%	(X)
In labor force	9,792	+/- 403	78.2%	+/- 2.2
Civilian labor force	9,736	+/- 407	77.8%	+/- 2.2
Employed	9,094	+/- 432	72.7%	+/- 3.1
Unemployed	642	+/- 247	5.1%	+/- 1.9
Armed Forces	56	+/- 44	0.4%	+/- 0.4
Not in labor force	2,722	+/- 313	21.8%	+/- 2.2
Civilian labor force	9,736	+/- 407	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	6.6%	+/- 2.5
Females 16 years and over	6,626	+/- 367	(X)	+/- (X)
In labor force	4,727	+/- 313	71.3%	+/- 3.1
Civilian labor force	4,707	+/- 319	71%	+/- 3.1
Employed	4,448	+/- 335	67.1%	+/- 4
Own children under 6 years	1,580	+/- 214	(X)	+/- (X)
All parents in family in labor force	1,080	+/- 230	68.4%	+/- 9.6
Own children 6 to 17 years	2,084	+/- 326	(X)	+/- (X)
All parents in family in labor force	1,736	+/- 341	83.3%	+/- 6.3
COMMUTING TO WORK				
Workers 16 years and over	8,971	+/- 416	100.0%	(X)
Car, truck, or van -- drove alone	7,459	+/- 476	83.1%	+/- 3.8
Car, truck, or van -- carpooled	714	+/- 285	8%	+/- 3.1
Public transportation (excluding taxicab)	311	+/- 119	3.5%	+/- 1.3
Walked	9	+/- 16	0.1%	+/- 0.2
Other means	49	+/- 47	0.5%	+/- 0.5
Worked at home	429	+/- 121	4.8%	+/- 1.4
Mean travel time to work (minutes)	30.2	+/- 1.6	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	9,094	+/- 432	100.0%	(X)
Management, business, science, and arts occupations	5,840	+/- 429	64.2%	+/- 4
Service occupations	705	+/- 203	7.8%	+/- 2.2
Sales and office occupations	1,778	+/- 302	19.6%	+/- 3.2
Natural resources, construction, and maintenance occupations	307	+/- 96	3.4%	+/- 1.1
Production, transportation, and material moving occupations	464	+/- 259	5.1%	+/- 2.8
INDUSTRY				
Civilian employed population 16 years and over	9,094	+/- 432	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	12	+/- 18	0.1%	+/- 0.2
Construction	419	+/- 162	4.6%	+/- 1.7
Manufacturing	695	+/- 204	7.6%	+/- 2.2
Wholesale trade	306	+/- 118	3.4%	+/- 1.3
Retail trade	581	+/- 164	6.4%	+/- 1.8
Transportation and warehousing, and utilities	330	+/- 252	3.6%	+/- 2.8
Information	273	+/- 112	3%	+/- 1.2
Finance and insurance, and real estate and rental and leasing	719	+/- 191	7.9%	+/- 2.1
Professional, scientific, and management, and administrative and waste	1,893	+/- 285	20.8%	+/- 3.1
Educational services, and health care and social assistance	1,813	+/- 257	19.9%	+/- 2.8
Arts, entertainment, and recreation, and accommodation and food services	530	+/- 216	5.8%	+/- 2.3
Other services, except public administration	427	+/- 146	4.7%	+/- 1.5
Public administration	1,096	+/- 199	12.1%	+/- 2.2

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CLASS OF WORKER				
Civilian employed population 16 years and over	9,094	+/- 432	100.0%	(X)
Private wage and salary workers	6,568	+/- 476	72.2%	+/- 3.4
Government workers	2,220	+/- 298	24.4%	+/- 3.3
Self-employed in own not incorporated business workers	294	+/- 79	3.2%	+/- 0.9
Unpaid family workers	12	+/- 18	0.1%	+/- 0.2
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	6,406	+/- 131	100.0%	(X)
Less than $10,000	152	+/- 87	2.4%	+/- 1.4
$10,000 to $14,999	137	+/- 78	2.1%	+/- 1.2
$15,000 to $24,999	150	+/- 80	2.3%	+/- 1.2
$25,000 to $34,999	285	+/- 124	4.4%	+/- 1.9
$35,000 to $49,999	407	+/- 163	6.4%	+/- 2.5
$50,000 to $74,999	1,026	+/- 241	16%	+/- 3.7
$75,000 to $99,999	901	+/- 208	14.1%	+/- 3.3
$100,000 to $149,999	1,630	+/- 275	25.4%	+/- 4.3
$150,000 to $199,999	895	+/- 134	14%	+/- 2.1
$200,000 or more	823	+/- 150	12.8%	+/- 2.4
Median household income (dollars)	$104,535	+/- 7085	(X)	(X)
Mean household income (dollars)	$119,858	+/- 6432	(X)	(X)
With earnings	5,866	+/- 184	91.6%	+/- 2.2
Mean earnings (dollars)	$118,696	+/- 6930	(X)	(X)
With Social Security	1,089	+/- 144	17%	+/- 2.2
Mean Social Security income (dollars)	$17,125	+/- 1586	(X)	(X)
With retirement income	841	+/- 153	13.1%	+/- 2.4
Mean retirement income (dollars)	$31,436	+/- 4717	(X)	(X)
With Supplemental Security Income	219	+/- 104	3.4%	+/- 1.6
Mean Supplemental Security Income (dollars)	$6,733	+/- 1494	(X)	(X)
With cash public assistance income	70	+/- 48	1.1%	+/- 0.7
Mean cash public assistance income (dollars)	$7,877	+/- 6861	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	303	+/- 143	4.7%	+/- 2.2
Families	4,540	+/- 239	100.0%	(X)
Less than $10,000	14	+/- 23	0.3%	+/- 0.5
$10,000 to $14,999	83	+/- 65	1.8%	+/- 1.4
$15,000 to $24,999	35	+/- 37	0.8%	+/- 0.8
$25,000 to $34,999	163	+/- 91	3.6%	+/- 2
$35,000 to $49,999	205	+/- 105	4.5%	+/- 2.3
$50,000 to $74,999	656	+/- 197	14.4%	+/- 4.1
$75,000 to $99,999	613	+/- 179	13.5%	+/- 3.9
$100,000 to $149,999	1,174	+/- 208	25.9%	+/- 4.4
$150,000 to $199,999	810	+/- 129	17.8%	+/- 2.9
$200,000 or more	787	+/- 150	17.3%	+/- 3.3
Median family income (dollars)	$118,457	+/- 8150	(X)	(X)
Mean family income (dollars)	$136,645	+/- 8336	(X)	(X)
Per capita income (dollars)	$48,575	+/- 2683	(X)	(X)
Nonfamily households	1,866	+/- 219	(X)	(X)
Median nonfamily income (dollars)	$67,848	+/- 4884	(X)	(X)
Mean nonfamily income (dollars)	$73,536	+/- 8515	(X)	(X)
Median earnings for workers (dollars)	$61,467	+/- 3682	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	$84,750	+/- 5127	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	$65,358	+/- 3652	(X)	(X)

Area Name : ZCTA5 21046

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	Estimate	**Estimate Margin of Error**	**Percent**	**Percent Margin of Error**
HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	15,884	+/- 624	15,884	(X)
With health insurance coverage	14,915	+/- 542	93.9%	+/- 1.9
With private health insurance	13,331	+/- 575	83.9%	+/- 3.5
With public coverage	2,836	+/- 517	17.9%	+/- 3
No health insurance coverage	969	+/- 321	6.1%	+/- 1.9
Civilian noninstitutionalized population under 18 years	3,736	+/- 380	3,736	(X)
No health insurance coverage	151	+/- 147	4%	+/- 3.8
Civilian noninstitutionalized population 18 to 64 years	10,854	+/- 440	10,854	(X)
In labor force:	9,320	+/- 392	9,320	(X)
Employed:	8,702	+/- 422	8,702	(X)
With health insurance coverage	8,289	+/- 441	95.3%	+/- 1.7
With private health insurance	8,116	+/- 444	93.3%	+/- 2.2
With public coverage	321	+/- 152	3.7%	+/- 1.7
No health insurance coverage	413	+/- 149	4.7%	+/- 1.7
Unemployed:	618	+/- 240	618%	+/- (X)
With health insurance coverage	356	+/- 154	57.6%	+/- 16.5
With private health insurance	211	+/- 106	34.1%	+/- 15
With public coverage	145	+/- 115	23.5%	+/- 15.5
No health insurance coverage	262	+/- 157	42.4%	+/- 16.5
Not in labor force:	1,534	+/- 266	1,534	(X)
With health insurance coverage	1,391	+/- 238	90.7%	+/- 6.3
With private health insurance	1,146	+/- 225	74.7%	+/- 8.5
With public coverage	324	+/- 123	21.1%	+/- 7.6
No health insurance coverage	143	+/- 106	9.3%	+/- 6.3
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	2.1%	+/- 1.5
With related children under 18 years	(X)	+/- (X)	4.5%	+/- 3.2
With related children under 5 years only	(X)	+/- (X)	1.1%	+/- 1.8
Married couple families	(X)	+/- (X)	0.2%	+/- 0.3
With related children under 18 years	(X)	+/- (X)	0.5%	+/- 0.8
With related children under 5 years only	(X)	+/- (X)	1.7%	+/- 2.7
Families with female householder, no husband present	(X)	+/- (X)	10.1%	+/- 7.7
With related children under 18 years	(X)	+/- (X)	13.6%	+/- 10
With related children under 5 years only	(X)	+/- (X)	0%	+/- 15
All people	(X)	+/- (X)	5.3%	+/- 1.9
Under 18 years	(X)	+/- (X)	7.1%	+/- 5.3
Related children under 18 years	(X)	+/- (X)	6.9%	+/- 5.3
Related children under 5 years	(X)	+/- (X)	6.2%	+/- 5.9
Related children 5 to 17 years	(X)	+/- (X)	7.4%	+/- 5.3
18 years and over	(X)	+/- (X)	4.8%	+/- 1.2
18 to 64 years	(X)	+/- (X)	4.8%	+/- 1.4
65 years and over	(X)	+/- (X)	4.3%	+/- 2.8
People in families	(X)	+/- (X)	3.4%	+/- 2.4
Unrelated individuals 15 years and over	(X)	+/- (X)	15.3%	+/- 5.4

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at http://www.census.gov/people/io/methodology/.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at http://www.census.gov/people/io/methodology/.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '**' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.